



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 6	Month 4	Year 2023		Day 5	Month 4	Year 2024

Charity name

Life Trust Cardiff

Other names charity is known by

The Beresford Centre

Registered charity number (if any)

1178426

Charity's principal address

30 Norbury Road

Fairwater

Cardiff

Postcode

CF5 3AU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	M.A.Travis	Chair		
2	R.D.Stansfield	Treasurer		
3	A.M.Williams			
4	J.Armstrong			
5	P.T.Armstrong	Ex-officio		
6	D.M Williams	Ex-officio		
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)



Description of the charity’s trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by a resolution passed at a properly convened meeting of the charity trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.



Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to

1. To advance the Christian Faith, for the benefit of the public, in accordance with the Basis of Belief appearing in the Schedule.
2. To relieve financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

NEW LIFE CHURCH

1. Weekly public church meetings have been held, with provision for children as well as adults. These meetings have been broadcast via YouTube to a wider audience as well as those normal attenders unable to participate.
2. Mid-week small group meetings have been run in four locations, one in Newport, and three in Cardiff.
3. The senior elder of New Life Church has been supported financially.
4. Provision for children of the local community has been provided by a weekly evening Big Fish kids' club and school holiday clubs.
5. Weekly mum's and toddlers sessions have been run.
6. The church has supported the Starfish KIDS Club, an annual week away for looked-after children.
7. Christmas gift shoeboxes were filled and sent to disadvantaged children as part of the annual national Samaritan's Purse initiative.
8. Evangelical outreaches and school assembly work by OAC has been supported.
9. Relationships with other churches have been fostered through membership of the South East Wales New Wine Cymru regional network and the Evangelical Alliance.
10. Suitable rented premises have being maintained in Fairwater Cardiff as a base for serving the local community.
11. Local elderly residents have been kept in contact via telephone and visits.

THE BERESFORD CENTRE

12. The Beresford Centre has, over 31 years, offered counselling help and support to women, men and families suffering distress related to unexpected pregnancy, termination, baby loss, traumatic birth and cot death, by face-to-face and social media means. 70 new clients were seen during the year.
13. The counsellors have been regularly supervised in order to ensure ongoing good practice, support and development and to protect clients
14. A Beresford Centre website has been maintained to publicise the services on offer.
15. Good relationships have been fostered with the NHS and other agencies, who have made direct referrals of clients and recommendations of the Beresford Centre.
16. Two self-help workbooks for people who have suffered baby loss and experienced problems subsequent to termination have been printed and made available to clients and other similar centres.
17. A regional weekend was held for Welsh pregnancy counselling centres.
18. A Facebook group has been maintained for networking and information sharing between regional pregnancy counselling centres.
19. The Centre has maintained relations with the national Pregnancy Centres Network, and staff have attended their annual conference.

All the activities of NEW LIFE CHURCH are run by volunteers, apart from the Leading Elder role.

All the staff of the BERESFORD CENTRE are volunteers.

Additional details of objectives and activities (Optional information)

You may choose to include

further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

NEW LIFE CHURCH

1. Standards of good behaviour and the achievement of sound, loving interpersonal relationships and personal well-being have been consistently taught and encouraged; people with personal problems have been confidentially counselled and supported.
2. Local community needs have been identified and met by provision for children, the elderly and the disadvantaged.
3. Schools' Religious Education provision has been supported.

THE BERESFORD CENTRE

4. A significant number of women, their partners and other family members have been helped to reach their own best decisions in situations of pregnancy crisis; those experiencing grief and trauma associated with baby loss, termination or difficult births, to work through their experiences and reach a better adjustment for their lives.
5. The service has provided help and support beyond what statutory agencies can give with their limited resources (for example, in cases of baby loss, counselling support may be needed weekly for several months).
6. The Centre has established good relations with statutory and other agencies in the area, and receives referrals from midwives, health visitors, G.P.s, mental health nurses, social workers, probation service, women's refuge and others.
7. Regional capability to provide help in pregnancy related issues has been enhanced through support for Counselling Centres from the 4 related Centres in Wales, in Wrexham, Swansea, Bridgend and Cardiff.
8. Personal workbooks have provided help for clients unable to engage with face-to-face counselling or to support on-line interviews.

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Brief statement of the charity's policy on reserves

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Details of any funds materially in deficit

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Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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Section F	Other optional information
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The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)	M.A/Travis	
Full name(s)	Michael Anthony Travis	
Position (eg Secretary, Chair, etc)		
Date		



LIFE TRUST CARDIFF

1178426

Receipts and payments accounts

CC16a

For the period from	Period start date 06.04.2023	To	Period end date 05.04.2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Beresford Centre - income		14,494		14,494	10,805
Covenant Return	19,839			19,839	19,588
Covenant Return (Beresford)	896			896	892
Other income	689			689	445
Bank Interest	277			277	
Offering	39,856			39,856	18,549
Tithes	68,076			68,076	70,790
Designated gift (Beresford)	1,550			1,550	
				-	3,034
Sub total (Gross income for AR)	131,183	14,494	-	145,677	124,104
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
	-	-	-	-	-
Total receipts	131,183	14,494	-	145,677	124,104
A3 Payments					
Accountants fee (2 yrs)				-	600
Admin	3,538			3,538	1,699
Bank charges	193			193	239
Covenant return (Beresford)	896			896	892
Beresford Centre accounts		14,882		14,882	10,495
Building expenses	15,652			15,652	8,658
Building Utilities & Rent	27,790			27,790	25,823
Children & Youth	1,200			1,200	1,540
Equipment	1,796			1,796	
Designated gift (Beresford)	1,550			1,550	
Gifts	16,223			16,223	15,580
Grants				-	
Insurance	910			910	752
Ministry Expenses	47,040			47,040	47,040
Tots Time expenses				-	
Over 60's coffee morning	92			92	127
Music & PA	2,156			2,156	1,855
Sub total	119,037	14,882	-	133,919	115,299
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	119,037	14,882	-	133,919	115,299
Net of receipts/(payments)	12,146	- 388	-	11,758	8,805
A5 Transfers between funds			-		-
A6 Cash funds last year end	80,946	4,660	-	85,606	76,801
Cash funds this year end	93,092	4,272		97,364	85,606

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Accounts	40,277		-
		52,815		
	Beresford Centre		4,272	-
	Total cash funds	93,092	4,272	-
	(agree balances with receipts and payments account(s))			

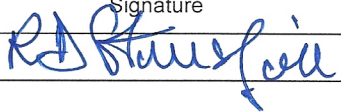
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	R.D. STANFIELD	22/1/25



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Life Trust Cardiff

On accounts for the year
ended

05/04/2024

Charity no
(if any)

1178426

Set out on pages

1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2024.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

22/01/2025

Name:

John Huw Palin

Relevant professional
qualification(s) or body
(if any):

FCA

Address:	BPU Accountants, Radnor House, Greenwood Close
	Cardiff Gate Business Park, Cardiff
	CF23 8AA

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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